customer-friendly. Claims Review Committees (CRC) have been set up at Head Office and Zonal Office levels. A retired High Court Judge has been inducted as a member at the Head Office level CRC. The LIC have further reported that the procedures are under constant review and many progressive changes have been introduced in the last four decades to remove restrictive clauses in the policies, and to liberalise the rules and regulations to enhance the accident benefit limit, reduction in premium rates, extending insurance cover to female and child sagment, and to liberatise claims-concession clauses etc. These measures will go a long way in improving the operational efficiency and making the organisation more customer-friendly.

Private Banks in Rural Areas

2495. SHRI YERRA NARAYANASWAMY: Will, the Minister of FINANCE be pleased to state:

(a) whether private banks can operate in rural areas which are being abandoned by nationalised banks;

(b) whether there is possibility of nationalised banks bringing in private banks to take the place of nationalised banks; and

(c) what is the policy of Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) Nationalised Banks are not obandoning rural areas. However, in order to provide an additional avenue for promoting rural savings as well as for provision of credit for viable economic activities in the local areas, guidelines have been announced for setting up of Local Area Banks.

(b) and (c) Under the scheme of swapping of branches banks are allowed to swap their stray or unremunerative branches or those in remote areas with other banks which may inlcude private banks also. As such type of cases would be few, the question of private banks taking place of nationalised banks would not arise. Under the scheme of swapping of branches, in case any agreement is reached between the two banks, they can go ahead with the proposals and inform the Reserve Bank of India (RBI) within 15 days of the swap of branches to enable the RBI to carry out necessary amendments in the licence. Closure of loss making branches at rural centres having a single commercial bank branch is not allowed. However, at centres served by two commercial bank branches (excluding RRBs), the decision for closure of one of the branches may be taken by the concerned banks by mutual consultation. Also due notice has to be given to the constituents of the branches proposed to be closed. Proposals for such closure, duly approved by the concerned District Consultative Committee, should be forwarded to the RBI through the State Government for prior approval.

हिमाचल प्रदेश में बैंकों की शाखाएं खोलने के लिए अनुरोध

2496. **श्री महेश्वर सिंह:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) गत तीन वर्षों के दौरान जन-प्रतिनिधियों तथा सांसदों से हिमाचल प्रदेश में बैंकों को शाखायें खोलने हेतु सरकार को प्राप्त प्रस्तावों का ब्यौरा क्या है और यह शाखायें कहां-कहां पर खोले जाने का अनुरोध किया गया है;

(ख) किस-किस स्थान पर किस-किस बैंक की शाखाएं खोली गई हैं; और

(ग) कौन-कौन से ऐसे स्थान हैं जहां बैंक शाखाएं नहीं खोली गई हैं और इसके क्या कारण हैं?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० पी० वीरेन्द्र कुमार): (क) भारतीय रिजर्व बैंक (आर० बी० आई०) की वर्तमान शाखा लाइसेंसिंग नीति के अंतर्गत कार्यालयों और वित्तीय अर्थक्षमता संबंधी पूर्ण स्थापित आवश्यकता को ध्यान में रखकर शाखाएं खोलने के लिए बैंक स्वतंत्र हैं। भारतीय रिजर्व बैंक ने सूचित किया